

Understanding Your Health Benefits

A Helpful Guide from Dean Health Plan



KEEP FOR
Reference

HOW TO CONTACT US
When You Need Us Most

HOW TO READ YOUR
Explanation of Benefits

A GLOSSARY OF
INSURANCE TERMS

Partners in Health

Dean Health Plan (DHP) is proud to be your partner in health. One of the ways that we can be a good partner is to provide you with exceptional health care benefits and the information you need to understand your coverage with DHP. The following information is a quick guide that we've created to assist you in better understanding and maximizing your health benefits. Please keep this in a handy place for quick reference throughout the year.

Here to Help, When You Need Us	
Call us (800) 279-1301 TTY (608) 827-4086	On the web deancare.com/contact-us
Visit us At our business office in Madison 1277 Deming Way, Madison	Dean On Call Dean's 24-hour nurse line, (800) 57-NURSE
At Dean Clinic – West 752 N. High Point Road, Madison	Dean Clinic Patient Relations (608) 294-3832
At Dean Clinic – East 1821 S. Stoughton Road, Madison	
At Dean Clinic – Fish Hatchery 1313 Fish Hatchery Road, Madison	

A Glossary of Common Health Insurance Terms and Phrases

*You'll see many of the terms below in this booklet.
Here's what they mean.*

Benefit maximum - A benefit maximum is a limit on a covered service. A service may be limited by dollar amount, duration or number of visits. To review your benefit maximums please refer to your member policy document.

Co-insurance - Co-insurance is often specified by a percentage. Depending on your plan you may be responsible for a certain percentage, while your health insurance plan pays the remaining percentage.

Copay - Regardless of the cost of the service, a copayment is a predetermined (flat) fee that an individual pays for health care services, in addition to what the insurance covers.

Deductible - The amount an individual must pay for health care expenses before insurance covers the costs.

Formulary - A drug formulary is a tool used by many insurance companies in an effort to standardize care, improve the quality of care and reduce premium costs. To review DHP's drug formularies go to deancare.com/drugformulary.

Out-of-network/non-plan - Refers to physicians, hospitals or other health

care providers who are not contracted with Dean Health Plan, which could result in greater cost of services or less savings for you.

Out-of-pocket maximum - A predetermined limited amount of money that an individual must pay out of their own pocket before an insurance company will pay for health care expenses.

Preventive care - Preventive care refers to certain services such as physical exams, preventive mammograms, Well Baby and Well Child Checkups and immunizations (excluding immunizations required for travel) that are recognized by the federal government to prevent illness and promote ongoing health and wellness.

Prior authorization - A prior authorization is sometimes required for certain services to ensure you are receiving the most medically appropriate and cost-effective care or if you are seeking care from an out-of-network or non-plan provider.

Please note: Many of these terms are more fully defined in your Member Certificate/Policy; your benefits are administered according to those definitions.

Reading Your Explanation of Benefits

An Explanation of Benefits (EOB) is the summary document that you receive from us when we make a payment on your behalf to a provider and there is a remaining amount that you still owe. You should keep the EOB (or summary document) for a service, and then compare it to the bill you receive later from the provider. Please note that you won't get an EOB from us for any service where you pay a flat copay amount (such as an office visit copay of \$15). Please see the sample EOB below right, and the explanation below.

- 1 Name of the provider you were seen by.
- 2 The amount the provider charged for services provided.
- 3 The contracted rate by DHP. If the allowed amount is less than the provider charge, the provider is responsible for the remaining amount.
- 4 The cost you are responsible for if you receive a non-covered service.
- 5 If your plan includes deductibles, this will be the amount you are responsible to pay before any payment is made by DHP.
- 6 If your plan includes copays, this will need to be paid in addition to what is paid by DHP.
- 7 This amount will always be a percentage of the Allowed Amount. This reflects a percentage (or co-insurance) that you are responsible to pay.
- 8 This is the amount paid for your service by DHP.
- 9 If the Explanation of Benefits includes more than one claim, each service will be itemized here. Total Patient Responsibility is the total amount you owe to the provider.

Dean Health Plan
P.O. BOX 56099
Madison WI 53705-931



000111-000001-C
SAM S SXXXX
9999 NO WHERE
CITY, WI 53XXX

PATIENT NAME: SMITH, SA

Services	Description of Services
----------	-------------------------

1

PROVIDER NUMBER/NAME:
K. T. SMITH

01 V5264 50 Service – non preventative

REMARKS

96 3CR

NON-COVERED
CONTRACTED F
NON COVERED

705

* THIS AMOUNT HAS BEEN PAID TO

INDIVIDUAL
FAMILY

DEDUCT

- 10** This is a year-to-date total of all claims paid toward your maximum out-of-pocket. The claim on this Explanation of Benefit will be included in this list.
- 11** This amount is the remaining balance of your maximum out-of-pocket. Once you reach your maximum out-of-pocket amount you will only be responsible for an amount due if you incur an emergency room copay or non-covered service.

**A SAMPLE
EOB AT A
Glance**

EXPLANATION OF BENEFITS / PATIENT

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The Explanation Of Benefits (EOB) lists those services that have been billed to us by the provider(s) listed below processed according to the terms of your policy; and for which you have some personal responsibility as detailed below. Services incurred that were paid in full will not be listed.

100001-000111 201111 1111 EB011

DR

COVERAGE CONTRACT: 000XXXXXX
GROUP NUMBER: ZXXX
CONTRACT YEAR: 2011

MEMBERS

MEMBER NUMBER: 000XXXXXX

Service Date	Provider Charge	Amount Allowed	Amount Not Covered	Deductible	Copayment	Coinsurance	Remarks See Explanation Below	Amount Paid*
	2	3	4	ACCOUNT NUMBER: 6 XXXXXXXXXX			CLAIM NUMBER: 8 20110101ZZ00001	
03/19/XX	150.00	170.00	170.00	.00	0.00	.00	(96 3CR (705)	0.00
TOTALS:	150.00	170.00	170.00	0.00	0.00	0.00		0.00
				5		7		
				PATIENT RESPONSIBILITY		170.00		
			9	TOTAL PATIENT RESPONSIBILITY		170.00		

CHARGE(S).
DATE
SERVICES

THE PROVIDER UNLESS A CHECK HAS BEEN SENT TO YOU.

IBLE	YEAR TO DATE	REMAINDER	OUT OF POCKET	YEAR TO DATE	REMAINDER
250.00	-250.00	0.00	267.16	-267.16	0.00
500.00	-500.00	0.00	615.54	-615.54	0.00

Making Sure You Receive *the Right Care at the Right Time*

You and Your PCP: An Important Partnership

One of the most important health care relationships you can have is with your primary care provider (PCP). Your PCP and their team are most familiar with your medical history, allergies and current medications. Your PCP team is also a great source to help you choose what is right for your medical situation — you can describe your symptoms, ask questions and get information that can help you decide whether you should go to the emergency room or urgent care, or if your problem can be handled with self-care or a visit to your PCP's office.

When Emergency Care Is Necessary:

- Difficulty breathing or chest pain or pressure


- Fainting
- Uncontrolled bleeding
- Coughing or vomiting blood
- Sudden severe pain
- Poisoning
- Broken bones
- Sudden facial drops or weakness in arms or legs

Out-of-Area Coverage

You do not need to obtain a prior authorization for urgent or emergency services — no matter where you travel. DHP will cover urgent and emergency services while you are out of the DHP service area, subject to policy copayments, co-insurance, deductibles, and maximum allowable fees. It is important to notify DHP as soon as possible when receiving care

» If your doctor's office is closed, you can call **Dean On Call*** at (800) 57-NURSE to determine the care you need. Sometimes visiting an urgent care center is necessary to treat problems such as:

- Minor cuts that involve stitches
- Animal bites
- Nausea
- Rashes
- Flu



outside of the area, by calling the Customer Care Center, as seeking care out-of-network could result in additional fees charged by the provider or hospital. And when traveling, it is helpful to have your insurance ID card with you. Useful phone numbers as well as your ID and group number are on it for you or the provider to use in contacting us.

Qualified dependents currently living away from home are covered for urgent or emergency services only. For follow-up care and any covered elective procedure please check your Member Certificate. It is important that, before traveling or moving away from home, the dependent is established with a PCP and has their own ID card.

**Due to licensing regulations, Dean On Call's triage services are only available to residents of Wisconsin.*

**RELY ON
YOUR PCP**
for advice

A Comprehensive Website Designed *with You in Mind*

At **deancare.com** you have everything you need to manage your coverage information and health care in one easy location. Dean also has a convenient mobile site, so you can find what you need when you are on the go.

Find a Doctor (search by city, name, specialty and more)
deancare.com/doctors

Find a Location (map by county)
deancare.com/locations

Are You New to Dean?
deancare.com/new-to-dean

DHP Member Resources & Forms
deancare.com/members

Review Your Member Certificate
deancare.com/member-benefits

Wellness Programs
deancare.com/wellness

Pharmacy Information
deancare.com/medications

WIN Information & Reimbursement Form
deancare.com/WIN

Sign Up for DeanConnect Today

DeanConnect is your DHP member portal.

- ✓ Review your Coverage Benefits
- ✓ Change your Primary Care Provider
- ✓ Review Pharmacy Information
- ✓ Request ID cards

Go to **deancare.com/member-benefits** and follow the simple steps to activate your account.



Get Started with MyChart

With Dean's MyChart your health information is right at your fingertips!

- Review instructions and details from recent clinic visits
 - View lab results and health history
 - Request prescription renewals and review current medications
 - Ask non-emergency medical advice
 - View appointment information and request new appointments
- Get started at **deancare.com/mychart** or download the mobile app by going to **deancare.com/get-the-app** with your mobile phone.

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